

**PATENT****Amendments to the Specification:**

Please replace paragraph [0044] with the following amended paragraph:

[0044] Fig. 11 illustrates an example of a substrate 480 (Fig. 11a), an overlay image (Fig. 11b), and the substrate overlaid with the overlay image (Fig. 11c) as seen through the lens viewport illustrated in Fig. 9 and Fig. 10. Substrate 480 (a glyphcheck) as shown in Fig. 11c appears to be identical to a prior art third-party check. It is only after substrate 480 is viewed through the lens viewport, that its true character as a glyphcheck with embedded data is revealed. The substrate 480 is comprised of a completed ~~third-party~~third-party check drawn on a payor's account and embedded data. In this case, substrate 480 is comprised of at least a payor identification 484, bank address 486, and payor signature 488. In one embodiment, either or both sides of substrate 480 are covered entirely with embedded data. Substrate 480 may alternatively be comprised of one or more small areas of embedded data. For example, the background, the text, or both may be comprised of embedded data, or all three may be comprised of embedded data. Similarly, portions of the background of substrate 480 (e.g., the portion behind bank address 486 or the portion behind the payor address 484) may comprise embedded data. Embedded data may also be appended to substrate 480 through the use of an adhesive sticker.